THE DRAWINGS

Under 37 CFR 1.121(d), Applicants also submit the attached drawing Figures 2, 3, and 4 as amendments to the application drawings. The attached drawings show the proposed changes in red.

CONCLUSION

Claims 1-14 are pending in the Application. Claims 1-13 are herein amended, and claim 15 added. Applicants submit this Amendment in order to clarify the invention described and claimed, without regard to any prior art.

The Application being in condition for allowance, the Applicants respectfully request that the Examiner issue a Notice of Allowance at an early date.

If the Examiner believes that personal communication will expedite the prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided below.

The Commissioner is authorized to charge any additional fees that may be required, including extension fees, or credit any overpayment to Deposit Account No. 06-1300 (Our Order No. A-69366/MAK/LM).

Respectfully submitted,

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CLAIM REWRITING WITH ALL CHANGES INCLUDED

WHAT IS CLAIMED IS:

1	1. (Once Amended) A POS transaction terminal system
2	comprising:
3	a keypad;
4	a circuit for interacting with a customer; and
5	a link, communicatively connecting the keypad and the
6	customer-interaction circuit.
1	2. (Once Amended) The transaction terminal system of
2	claim 1, wherein the keypad comprises
3	a keypad for interacting with a cashier; and
4	wherein the customer-interaction circuit comprises
5	a circuit for interacting with the customer and not the cashier
1	3. (Once Amended) The transaction terminal system of
2	claim 1, wherein the link comprises
3	a link for communicating a dollar amount of a transaction
4	between the keypad and the customer-interaction circuit a dollar
5	amount of a transaction.
1	4. Once Amended The transaction terminal system of
2	claim 1, wherein the keypad comprises
3	accessories including one member of the following set of
4	accessories: check reader, a display and receipt printer.
1	5. (Once Amended) The transaction terminal system of
2	claim ${\mathbb 1}$, wherein the customer-interaction circuit comprises

3	accessories including one member of from the following set of
4	accessories: smart-card reader, magnetic-strip reader and biometric
5	scanners. information circuit, check reader and receipt printer.
1	6. Once Amended The transaction terminal system of
2	claim 1, wherein the customer-interaction circuit comprises
3	a port for connecting via a communications link to a remote
4	service provider.
1	7. (Once Amended) The transaction terminalsystem of
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2	claim 6, wherein the transaction terminal system comprises only one port for
3	connecting via a communications link to any remote service provider.
1	8. Once Amended The transaction terminal system of
2	claim 1 , wherein the customer-interaction circuit comprises
3	a virtual keypad <u>PIN pad</u> .
1	9. (Once Amended) The transaction terminal system of
2	claim 8, wherein the customer-interaction circuit is programmed to capture
3	a personal identifieridentification number (PIN) by means of the virtual
4	keypad PIN pad.
1	10. (Once Amended) The transaction terminal system of
2	claim ${f 1}$, wherein the customer -interaction circuit comprises
3	virtual paper.
1	11. Once Amended The transaction terminal system of
2	claim 10, wherein the customer-interaction circuit is programmed to
3	capture a signature by means of the virtual paper.
1	12. (Once Amended) A transaction systempoint of sale

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2	comprising:
3	a cash register; and
4	the transaction terminal system of claim 1,
5	wherein the cash register and the transaction terminal system are
6	co-located at a POS location but are not communicatively coupled.
1	13. (Once Amended) A method for
2	authenticating authorizing a transaction at a POS location, the method
3	comprising:
4	engaging in a transaction at a POS location, thereby
5	generating a dollar amount for the transaction;
6	entering that transaction dollar amount into a keypad;
7	then communicating the transaction dollar amount from the
8	keypad to a customer-interaction circuit;
9	then communicating details of the transaction, including the
10	dollar amount, to a remote service provider for
11	authentication authorization; and
12	during the step of entering and both steps of communicating,
13	interacting with the customer at the customer-interaction circuit.
1	14. The method of claim 13, wherein, between the steps of
2	communicating, the following step is performed:
3	displaying the transaction dollar amount to the customer-
4	interaction circuit for the customer; and
5	receiving approval from the customer for the transaction dolla
6	amount.
	15. (New) The method of claim 13, wherein the step of
	communicating details comprises:

communicating transaction details to a payment processor.

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